Case 17-70492-JAD Doc 22 Filed 07/27/17 Entered 07/28/17 00:55:40 Desc Imaged

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Information to identify the case:				
Debtor 1	Gerald Miller	Social Security number or ITIN xxx-xx-6987		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	Catherine Miller	Social Security number or ITIN xxx-xx-0237		
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 6/29/17		
Case number: 17–70492–JAD				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have the reduction of the same deadline in the same deadline. (See line 13 below for more information)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

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		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Gerald Miller	Catherine Miller
2.	All other names used in the last 8 years		
3.	Address	103 Jacksonville Road Homer City, PA 15748	103 Jacksonville Road Homer City, PA 15748
4.	Debtor's attorney Name and address	Donald R. Calaiaro Calaiaro Valencik 428 Forbes Ave., Suite 900 Pittsburgh, PA 15219	Contact phone 412–232–0930
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412–644–2700 Date: 7/25/17
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

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Debtor Gerald Miller and Catherine Miller

Case number 17-70492-JAD

7. Meeting of creditors September 15, 2017 at 11:00 AM Debtors must attend the meeting to Location: be questioned under oath. In a joint Quality Inn and Suites, 455 Theatre Drive, case, both spouses must attend. Johnstown, PA 15904 The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 11/14/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 12/14/17 (except governmental units): Filing deadline: 12/26/17 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 9/15/17 at 11:00 AM, Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a matter. 13. Discharge of debts must file a motion

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Gerald Miller
Catherine Miller
Debtors

Case No. 17-70492-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7 User: dkam Page 1 of 2 Date Rcvd: Jul 25, 2017 Form ID: 3091 Total Noticed: 34

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 27, 2017.
                     +Gerald Miller, Catherine Miller, 103 Jacksonville Road, Homer City, PA 15748-1108
Brian M. Kile, Grenen & Birsic PC, One Gateway Center, 9th Floor, Pittsburgh, PA
db/idb
                    Brian M. Kile, Grenen & Birsic PC, One Gateway Center, Juli 1001,
+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 1523
- Co
                                                                                                                         Pittsburgh, PA 15222
aty
aty
tr
                                                                                                                  Pittsburgh, PA 15219-2702
cr
                       Pittsburgh, PA 15233-1828
                     +S&T Bank, 355 North Fifth Street,
                                                                         Indiana, PA 15701-1940
                    +SkT Bank, 355 North Filth Street, Indiana, PA 15/01-1940
+ASCAP, P.O. Box 331608, Nashville, TN 37203-7515
+Berkheimer, P.O. Box 995, 50 North Seventh St., Bangor, PA 18013-1798
+Blackburn Russell Company, Inc., 157 Railroad St., P.O. Box 157, Bedford, PA 15522-0157
Brian M. Kile, Esquire, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
+CICJSA Sewage, 603 South Main Street, Homer City, PA 15748-1615
+CICWA Water, 30 East Wiley Sreet, Homer City, PA 15748-1543
Flderton State Bank, 143 North Main Street, Flderton PA 15736
14651648
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                     Elderton State Bank, 143 North Main Street, Elderton, PA 15736
                     +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
+Fox's Pizza Den, 4425 William Penn Highway, Murrysville, PA 15668-1917
14662386
14651657
                     +Gregory & Annette Cusiamo, 50 E. Liberty Street, Homer City, PA 15748-1122 +Hugills Sanitation, 779 Front Street, Mahaffey, PA 15757-8909 +Internal Revenue, Bureau of Collections and Taxpayer Servi, P.O. Box 28110
14651658
14651659
14651660
                                                                                                              P.O. Box 2811041,
                       Harrisburg, PA 17128-0001
                     +Jeffrey R. Owen, Esquire,
Murrysville, PA 15668-0419
14651661
                                                            Cooper Owen & Renner, P.C., 1 Priority Lane, P.O. Box 419,
                     +MailShark Marketing, 4125 New Holland Rd.,
NuC02, P.O. Box 417902, Stuart, FL 34997
14651662
                                                                                     Mohnton, PA 19540-8632
14651663
                    +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA
+Penelec, P.O. Box 16001, Reading, PA 19612-6001
#Peoples Gas, P.O. Box 6766, Pittsburgh, PA 15212-0766
S&T Bank, c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,
14653367
                                                                                            Norfolk, VA 23541-1021
14651665
14651666
14652365
                                                                                                              One Gateway Center, 9th Floor,
                       Pittsburgh, PA 15222
                     +S&T Bank, 355 North 5th Street,
14652364
                                                                       Indiana, PA 15701-1940
                    +S&T Bank, PO Box 190, Indiana, PA 15701-0190
+S&T Bank/Visa, P.O. Box 790408, Saint Louis,
14651667
                                                                      Saint Louis, MO 63179-0408
14651668
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                      E-mail/Text: dcalaiaro@c-vlaw.com Jul 26 2017 01:21:02 Donald R. Calaiaro,
aty
                       Calaiaro Valencik, 428 Forbes Ave., Suite 900, Pittsburgh, PA 15219
                      E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2017 01:21:18
                                                                                                                Pennsylvania Dept. of Revenue,
smq
                       Department 280946,
                                                  P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                       Harrisburg, PA 17128-0946
                     +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 26 2017 01:21:23
ust
                       Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                       Pittsburgh, PA 15222-3721
14651654
                     +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jul 26 2017 01:21:34
                                                                                                                                             Comcast.
                       676 Island Pond Rd., Manchester, NH 03109-4840
14651656
                      E-mail/Text: bankruptcynotice@fcbanking.com Jul 26 2017 01:21:05
                                                                                                                      First Commonwealth Bank,
                       P.O. Box 400, Indiana, PA 15701
                     +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2017 01:21:18 PA Department of Revenue,
14651664
                       Bureau of Compliance, 5th Floor Strawberry Square, Harrisburg, PA 17128-0001
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr*
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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District/off: 0315-7 User: dkam Page 2 of 2 Date Rcvd: Jul 25, 2017 Form ID: 309I Total Noticed: 34

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2017 at the address(es) listed below:

Brian M. Kile on behalf of Creditor S&T Bank bkile@grenenbirsic.com, mcupec@grenenbirsic.com;lstanger@grenenbirsic.com

Donald R. Calaiaro on behalf of Debtor Gerald Miller dcalaiaro@c-vlaw.com,

cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com Donald R. Calaiaro on behalf of Joint Debtor Catherine Miller dcalaiaro@c-vlaw.com,

cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,

TOTAL: 6

srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com